

In re:
Michael L Torrence, Sr.
Nicole S Torrence
Debtors

Case No. 19-17154-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 26, 2025

User: admin
Form ID: 195

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street, Philadelphia, PA 19151-3805

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Michael L Torrence Sr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

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MARY JACQUELINE LARKIN

on behalf of Creditor Forge Credit Union mjllarkin@cohenvaughan.com gkerns@vaughanmclean.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13

Michael L Torrence, Sr. and Nicole S Torrence : Case No. 19-17154-pmm
Debtor(s)

ORDER

AND NOW, this day , June 25, 2025 , it appearing that the trustee in the above entitled matter has filed his report and that the trustee has performed all other duties required in the administration of the debtor(s) estate, it is

ORDERED that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is, closed.

By The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court